



Order Filed on June 27, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)
46375
Morton & Craig LLC
John R. Morton, Jr., Esq.
110 Marter Avenue
Suite 301
Moorestown, NJ 08057
Attorney for Wells Fargo Bank, N.A., d/b/a Wells
Fargo Dealer Services

In Re:
Sandra Mercado

Case No.: 17-19467

Adv. No.:

Hearing Date: 6-7-18

Judge: VFP

**ORDER RESOLVING OBJECTION TO MODIFIED PLAN AND SETTING AMOUNT TO BE
PAID THROUGH PLAN AND DIRECTING THE TRUSTEE TO MAKE ADEQUATE
PROTECTION PAYMENTS TO WELLS FARGO BANK, N.A., D/B/A WELLS FARGO
DEALER SERVICES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: June 27, 2018



Honorable Vincent F. Papalia
United States Bankruptcy Judge

Sandra Mercado

17-19467(VFP)

**Order Resolving Objection to Modified Plan and Setting Amount to be Paid to and
Directing the Chapter 13 Trustee to make Adequate Protection Payments to Wells Fargo
Bank, N.A., d/b/a Wells Fargo Dealer Services**

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This matter having been brought on before this Court on objection to confirmation filed by John R. Morton, Jr., Esq., attorney for Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services, with the appearance of Edward Hanratty, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. **Amount to be paid to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services:** The trustee shall pay Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services the sum of \$8,581.32 over 60 months (being the vehicle value of \$7725.00 with interest at 5.25% for 60 months).
2. **Adequate protection payments:** The Chapter 13 Trustee shall make adequate protection payments to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services in the amount of \$115 per month.
3. **Commencement and frequency of adequate protection payments:** Adequate protection payments shall be made monthly, each month to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services commencing in June of 2017.
4. **Duration of adequate protection payments:** Adequate protection payments shall be made monthly to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services until all counsel fees have been paid and regular distributions begin to be made to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services until the remaining counsel fees have been paid.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Sandra Mercado
Debtor

Case No. 17-19467-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2018.

db Sandra Mercado, 445 Fern Pl, Elizabeth, NJ 07202-2705

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006- HE3 Mortgage Pass-Through Certificates, Series 2006-HE3 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Edward Hanratty on behalf of Debtor Sandra Mercado thanratty@tomeslawfirm.com, ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;abby@tomeslawfirm.com;arely@tomeslawfirm.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5